Case 05-30395 Doc 1 Filed 08/03/05 Entered 08/03/05 13:31:53 Desc Main (Official Form 1)(12/03) Document Page 1 of 28

FORM B1  UNITED STATES BANKRUPTCY NORTHERN DISTRICT OF ILLIN EASTERN DIVISION (CHICAGO	OIS	Voluntary Petition						
Name of Debtor (if individual, enter Last, First Middle):  Moore Jr., James L.	Name of Joint Debtor (Spouse) (if individual, et	nter Last, First Middle):						
All Other Names used by the Debtor in the last 6 years (include married, maiden, and trade names):	All Other Names used by the Joint Debtor in the (include married, maiden, and trade names):	e last 6 years						
Last four digits of Soc. Sec. No. / Complete EIN or other Tax I.D. No (if more than one, state all): xxx-xx-2868	Last four digits of Soc. Sec. No. / Complete EIN or other Tax I.D. No (if more than one, state all):							
Street Address of Debtor (No. and Street, City, State and Zip Code): 1450 W. 69th St, Apt. 207 Chicago, IL 60636	Street Address of Joint Debtor (No. and Street,	City, State and Zip Code):						
County of Residence or of the Principal Place of Business:  Cook	County of Residence or of the Principal Place of	of Business:						
Mailing Address of Debtor (if different from street address): 1450 W. 69th St, Apt. 207 Chicago, IL 60636	Mailing Address of Joint Debtor (if different fron	n street address):						
Location of Principal Assets of Business Debtor (if different from street address above):								
Information Regarding the Debt	or (Check the Applicable Boxes)							
<ul> <li>Venue (Check any applicable box)</li> <li>✓ Debtor has been domiciled or has had a residence, principal place of but preceding the date of this petition or for a longer part of such 180 days to the longer in the longer part of such 180 days to the longer part of s</li></ul>	nan in any other District.	or 180 days immediately						
Type of Debtor (Check all boxes that apply)	Chapter or Section of Bankrupto							
✓ Individual(s)       ☐ Railroad         ☐ Corporation       ☐ Stockbroker         ☐ Partnership       ☐ Commodity Broker         ☐ Other       ☐ Clearing Bank	the Petition is Filed (0  Chapter 7	11						
Nature of Debts (Check one box)	Filing Fee (Che	eck one box)						
Consumer/Non-Business ☐ Business  Chapter 11 Small Business (Check all boxes that apply) ☐ Debtor is a small business as defined by 11 U.S.C. Sec. 101. ☐ Debtor is & elects to be considered a small business under 11 U.S.C. § 1121(e) (Optional)	✓ Full Filing Fee attached  ☐ Filing Fee to be paid in installments (Applicable to individuals only)  Must attach signed application for the court's consideration  certifying that the debtor is unable to pay fee except in installments.  Rule 1006(b). See Official Form 3.							
Statistical/Administrative Information (Estimates only)  ☐ Debtor estimates that funds will be available for distribution to unsecured. ☐ Debtor estimates that, after any exempt property is excluded and administer will be no funds available for distribution to unsecured creditors.	THIS S d creditors. istrative expenses are paid,	PACE IS FOR COURT USE ONLY						
Estimated Number of Creditors — — — —	0-199 200-999 1000-Over							
\$50,000 \$100,000 \$500,000 \$1 million \$10 million \$50 milli	01 to \$50,000,001 to More than on \$100 million							
Estimated Debts \$0 to \$50,001 to \$100,001 to \$500,001 to 1,000,001 to \$10,000,0 \$50,000 \$100,000 \$500,000 \$1 million \$10 million \$50 million	01 to \$50,000,001 to More than on \$100 million							

Official Form 1)(12/03)	Document	Page 2 of 28	FORM B1, Page 2
Voluntary Petition (page 2)		Name of Debtor(s): James L. Moo	re, Jr.
(This page must be completed and filed in ev	verv case)		
· · · · ·	• •	6 Years (If more than two, attach ad	ditional sheet)
Location Where Filed:	nou vitami zaot	Case Number:	Date Filed:
None			
Location Where Filed:		Case Number:	Date Filed:
Pending Bankruptcy Case(s) Filed by any	Spouse, Partner	or Affiliate of this Debtor (If mor	re than one, attach additional sheet)
Name of Debtor: None		Case Number:	Date Filed:
District:		Relationship:	Judge:
	Sign	atures	
Signature(s) of Debtor(s) (Individual/Joint) I declare under penalty of perjury that the information provided in true and correct. [If petitioner is an individual whose debts are primarily consumer of chosen to file under chapter 7]. I am aware that I may proceed ur 11, 12 or 13 of title 11, United States Code, understand the relief each such chapter, and choose to proceed under chapter 7. I request relief in accordance with the chapter of title 11, United S specified in this petition.  X /s/ James L. Moore, Jr. James L. Moore, Jr.  Telephone Number (If not represented by an attorney)	this petition is debts and has nder chapter 7, available under States Code,	(To be completed if debtor is required to fi 10Q) with the Securities and Exchange C of the Securities Exchange Act of 1934 are  Exhibit A is attached and maximum Ext.  (To be completed if debtor is an individual debts) I, the attorney for the petitioner named may proceed under chapter 7, 11, 12, or have explained the relief available under explained the relief available under explained the relief available under the second Robert J. Adams & Assoc Robert J. Adams & Assoc Ext.	ommission pursuant to Section 13 or 15(d) and is requesting relief under chapter 11)  adde a part of this petition.  Thibit B  I whose debts are primarily consumer amed in the foregoing petition, declare in the foregoing petition that [he or she] 13 of title 11, United States Code, and each such chapter.  Ciates  08/03/2005  iates  Date  hibit C
08/03/2005  Date  Signature of Attorney		pose a threat of imminent and identifiable	of any property that poses or is alleged to harm to public health or safety?  ed and made a part of this petition.
X /s/ Robert J. Adams & Associates Robert J. Adams & Associates Bar No. 00 Robert J. Adams & Associates 125 S. Clark, Suite 1810 Chicago, Illinois 60603	13056	Signature of Non-Atto I certify that I am a bankruptcy petition pr that I prepared this document for compet debtor with a copy of this document.	
• ,		Printed Name of Bankruptcy Pe	tition Preparer
Phone No.(312) 346-0100 Fax No.(312) 3  08/03/2005  Date  Signature of Debtor (Corporation/Partner)		Social Security Number	
I declare under penalty of perjury that the information provided in true and correct, and that I have been authorized to file this petition the debtor.  The debtor requests relief in accordance with the chapter of title Code, specified in this petition.	this petition is on on behalf of	Address  Names and Social Security numbers of a assisted in preparing this document:	all other individuals who prepared or
X		If more than one person prepared this do conforming to the appropriate official form  X  Signature of Bankruptcy Petition	m for each person.
Printed Name of Authorized Individual		Signature of Bankruptcy Petition	n Preparer
Title of Authorized Individual  08/03/2005		Date  A bankruptcy petition preparer's failure to and the Federal Rules of Bankruptcy Pro imprisonment or both (11 U.S.C. § 110;	ocedure may result in fines or

Date

## NITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

IN RE: James L. Moore, Jr. CASE NO

CHAPTER 13

#### **SCHEDULE A (REAL PROPERTY)**

Description And Location Of Property	Nature Of Debtor's Interest In Property	Husband, Wife, Joint Or Community	Current Market Value Of Debtor's Interest In Property, Without Deducting Any Secured Claim Or Exemption	Amount Of Secured Claim
None				

Total:

\$0.00

### INITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

IN RE: James L. Moore, Jr. CASE NO

CHAPTER 13

### **SCHEDULE B (PERSONAL PROPERTY)**

Type of Property	None	Description and Location of Property	Husband, Wife, Joint or Community	Current Market Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
1. Cash on hand.		Cash	-	\$48.00
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		BankOne & Charter One	-	\$209.00
3. Security deposits with public utilities, telephone companies, landlords, and others.		Rental	-	\$592.00
4. Household goods and furnishings including audio, video and computer equipment.		2 1/2 rooms TV	-	\$310.00 \$200.00
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.	x			
6. Wearing apparel.	x			
7. Furs and jewelry.	x			
8. Firearms and sports, photographic, and other hobby equipment.	x			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	x			
10. Annuities. Itemize and name each issuer.	x			
	ш	Tota	l >	\$1,359.00

### JNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

IN RE: James L. Moore, Jr. CASE NO

CHAPTER 13

## **SCHEDULE B (PERSONAL PROPERTY)**

Type of Property	None	Description and Location of Property	Husband, Wife, Joint or Community	Current Market Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.	х			
12. Stock and interests in incorporated and unincorporated businesses. Itemize.	x			
13. Interests in partnerships or joint ventures. Itemize.	x			
14. Government and corporate bonds and other negotiable and non-negotiable instruments.	х			
15. Accounts receivable.	x			
16. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	x			
17. Other liquidated debts owing debtor including tax refunds. Give particulars.	х			
18. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	x			
19. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	x			
	Ш	Total	   >	\$1,359.00

### JNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

IN RE: James L. Moore, Jr. CASE NO

CHAPTER 13

## **SCHEDULE B (PERSONAL PROPERTY)**

Type of Property	None	Description and Location of Property	Husband, Wife, Joint or Community	Current Market Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
20. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	x			
21. Patents, copyrights, and other intellectual property. Give particulars.	X			
22. Licenses, franchises, and other general intangibles. Give particulars.	x			
23. Automobiles, trucks, trailers, and other vehicles and accessories.		2003 Buick LeSabre Limited 4 D Sedan with 39,000 miles	-	\$14,700.00
24. Boats, motors, and accessories.	x			
25. Aircraft and accessories.	x			
26. Office equipment, furnishings, and supplies.	x			
27. Machinery, fixtures, equipment, and supplies used in business.	x			
28. Inventory.	x			
29. Animals.	x			
30. Crops - growing or harvested. Give particulars.	x			
31. Farming equipment and implements.	x			
	ш	Tota		\$16,059,00

### INITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

IN RE: James L. Moore, Jr. CASE NO

CHAPTER 13

## **SCHEDULE B (PERSONAL PROPERTY)**

32. Farm supplies, chemicals, and feed.  33. Other personal property of any kind not already listed. Itemize.	Type of Property	None	Description and Location of Property	Husband, Wife, Joint or Community	Current Market Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
33. Other personal property of any kind not already listed. Itemize.		x			
	33. Other personal property of any	x			

## Document Page 8 of 28 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

IN RE: James L. Moore, Jr. CASE NO

CHAPTER 13

## **SCHEDULE C (PROPERTY CLAIMED AS EXEMPT)**

Debtor elects the exemptions to which debtor is entitled under: (Check one box)

11 U.S.C. Sec. 522(b)(1): Exemptions provided in 11 U.S.C. Sec. 522(d). Note: These exemptions are available only in certain states.

11 U.S.C. Sec. 522(b)(2): Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Market Value of Property Without Deducting Exemption
Cash	735 ILCS 5/12-1001(b)	\$48.00	\$48.00
BankOne & Charter One	735 ILCS 5/12-1001(b)	\$209.00	\$209.00
Rental	735 ILCS 5/12-1001(b)	\$592.00	\$592.00
2 1/2 rooms	735 ILCS 5/12-1001(b)	\$310.00	\$310.00
TV	735 ILCS 5/12-1001(b)	\$0.00	\$200.00
2003 Buick LeSabre Limited 4 D Sedan with 39,000 miles	735 ILCS 5/12-1001(c)	\$0.00	\$14,700.00
		\$1,159.00	\$16,059.00

Case 05-30395 Doc 1 Filed 08/03/05 Entered 08/03/05 13:31:53 Desc Main Document Page 9 of 28

IN RE: James L. Moore, Jr.

case no \_

(If Known)

CHAPTER 13

### SCHEDULE D (CREDITORS HOLDING SECURED CLAIMS)

☐ Check this box if debtor has no creditors holding secured claims to report on Schedule D.

☐ Check this box if debtor has no creditors holding secured claims to report on Schedule D.								
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCT#:			DATE INCURRED: NATURE OF LIEN:					
American General Finance c/o Louis Weinstock 20 N. Clark, Ste. 2600 Chicago, IL 60602-4109		-	Secured Loan COLLATERAL: Television REMARKS:				\$2,000.00	\$1,800.00
			COLLATERAL VALUE: \$200.00					
ACCT #:  GMAC PO Box 217060 Auburn Hills, MI 48321	_	-	DATE INCURRED: NATURE OF LIEN: Car loan COLLATERAL: 2003 Buick LeSabre Limited REMARKS:				\$27,000.00	\$12,300.00
			COLLATERAL VALUE: \$14,700.00					
No continuation sheets attache	No continuation sheets attached Total for this Page (Subtotal) > \$29,000.00 \$14,100.00							
			Running	То	tal	>	\$29,000.00	\$14,100.00

## Document Page 10 of 28 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

IN RE: James L. Moore, Jr. CASE NO

CHAPTER 13

## SCHEDULE E (CREDITORS HOLDING UNSECURED PRIORITY CLAIMS)

☐ Check this box if debtor has no creditors holding unsecured priority of	claims to report on Schedule F
Cricok this box is debter has no creators holding discourse priority of	sams to report on concadio L
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) if claims in that category	ory are listed on the attached sheets)
Extensions of credit in an involuntary case  Claims arising in the ordinary course of the debtor's business or financial affairs after the commer  before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. Sec. 507(a)(2).	ncement of the case but
Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to end \$4,925* per employee, earned within 90 days immediately preceding the filing of the original perbusiness, whichever occurred first, to the extent provided by 11 U.S.C. Sec. 507(a)(3).	
Contributions to employee benefit plans  Money owed to employee benefit plans for services rendered within 180 days immediately preceded petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C.	
Certain farmers and fishermen Claims of certain farmers and fishermen, up to a maximum of \$4,925* per farmer or fisherman, ag provided in 11 U.S.C. Sec. 507(a)(5).	ainst the debtor, as
□ Deposits by individuals  Claims of individuals up to a maximum of \$2,225* for deposits for the purchase, lease or rental of personal, family, or household use, that were not delivered or provided. 11 U.S.C. Sec. 507(a)(6)	
☐ Alimony, Maintenance, or Support  Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to U.S.C. Sec. 507(a)(7).	the extent provided in 11
▼ Taxes and certain other debts owed to governmental units  Taxes, customs duties, and penalties owing to federal, state, and local government units as set for (8).	orth in 11 U.S.C. Sec. 507(a)
☐ Commitments to Maintain the Capital of an Insured Depository Institution  Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Com  Board of Governors of the Federal Reserve System, or their predecessors or successors, to main insured depository institution. 11 U.S.C. Sec. 507(a)(9).	
Administrative allowances under 11 U.S.C. Sec. 330  Claims based on services rendered by the trustee, examiner, professional person, or attorney and person employed by such person as approved by the court and/or in accordance with 11 U.S.C. Sec. 330	
* Amounts are subject to adjustment on April 1, 2007, and every three years thereafter with respect to after the date of adjustment.	cases commenced on or
continuation sheets attached	

Case 05-30395 Doc 1 Filed 08/03/05 Entered 08/03/05 13:31:53 Desc Main Document Page 11 of 28

IN RE: James L. Moore, Jr.

TYPE OF PRIORITY

Taxes

case NO

(If Known)

CHAPTER 13

#### SCHEDULE E (CREDITORS HOLDING UNSECURED PRIORITY CLAIMS)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	TOTAL AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY
ACCT #:			DATE INCURRED: 2004 CONSIDERATION:					
Internal Revenue Service Mail Stop 5010-Chi 230 S. Dearborn Chicago, IL 60604		•	Notice Only REMARKS:				\$900.00	\$900.00
Representing: Internal Revenue Service			Associate Area Counsel, SB/SE, Internal Revenue Service 200 W. Adams St., Ste. 2300 Chicago, IL 60606				Notice Only	Notice Only
Representing: Internal Revenue Service			D. Patrick Mullarkey Tax Division (DOJ) PO Box 55 Ben Franklin Station Washington, DC 20044				Notice Only	Notice Only
Representing: Internal Revenue Service			United State Attorney 219 S. Dearborn St. Chicago, IL 60604				Notice Only	Notice Only
			Total for this Page (Sub	tot	al) :	>	\$900.00	\$900.00
Running Total > \$900.00 \$900.00								

Case 05-30395 Doc 1 Filed 08/03/05 Entered 08/03/05 13:31:53 Desc Main Document Page 12 of 28

IN RE: James L. Moore, Jr.

cument Page 12 of 28

CASE NO \_

(If Known)

CHAPTER 13

#### SCHEDULE E (CREDITORS HOLDING UNSECURED PRIORITY CLAIMS)

TYPE OF PRIORITY Adn	ninist	rative	e allowances					
CREDITOR'S NAME AND MAILING ADDRES INCLUDING ZIP CODE	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY		CONTINGENT	UNLIQUIDATED	DISPUTED	TOTAL AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY
ACCT #: Robert J. Adams & Associates 125 S Clark St Ste 1810 Chicago, IL 60603		-	DATE INCURRED: 07/14/2005 CONSIDERATION: Attorney Fees REMARKS:				\$2,600.00	\$2,600.00
	•	•	Total for this Page (Su Running				\$2,600.00 \$3,500.00	\$2,600.00 \$3,500.00

Doc 1 Filed 08/03/05 Entered 08/03/05 13:31:53 Desc Main Case 05-30395 Document Page 13 of 28

IN RE: James L. Moore, Jr.

CASE NO \_ (If Known)

CHAPTER 13

#### SCHEDULE F (CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS)

☐ Check this box if debtor has no creditors holding unsecured nonpriority claims to report on Schedule F.									
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM		
ACCT #: 4266-8120-7071-2376		_	DATE INCURRED:						
Cardmember Services PO Box 15153 Wilmington, DE 19886-5153		-	CONSIDERATION: Credit Card REMARKS:				\$9,015.00		
ACCT #: 5520-3000-0426-1503	$\vdash$		DATE INCURRED:	$\vdash$					
GM Card PO Box 37281 Baltimore, MD 21297	_	-	CONSIDERATION: Credit Card REMARKS:				\$4,920.00		
A COT # . E400 0504 0000 0004	$\vdash$		DATE MANUFER	<u> </u>		_			
ACCT #: 5490-3501-0902-2884  MBNA America PO Box 15137  Wilmington, DE 19886-5137		-	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:				\$13,755.00		
ACCT #: 01-75948-1193-1			DATE INCURRED:						
Sears P.O.Box 182149 Columbus, OH 43218-2149		-	CONSIDERATION: Credit Card REMARKS:				\$7,330.00		
			Total for this Page (Subtotal)	>			\$35,020.00		
continuation sheets attached			Running Total				\$35,020.00		

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

IN RE: James L. Moore, Jr. CASE NO

CHAPTER 13

### SCHEDULE G (EXECUTORY CONTRACTS AND UNEXPIRED LEASES)

☑ Check this box if debtor has no executory contracts or unexpired leases.

E check the sext access has no executely contain	·
NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

IN RE: James L. Moore, Jr. CASE NO

CHAPTER 13

### **SCHEDULE H (CODEBTORS)**

☑ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

## Document Page 16 of 28 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

IN RE: James L. Moore, Jr. CASE NO

CHAPTER 13

## SCHEDULE I (CURRENT INCOME OF INDIVIDUAL DEBTOR(S))

Debtor's Marital	Depende	ents of [	Debtor and Spou	use (Names, A	Ages and Relationship	s)
Status	Name	Age	Relationship	Name	Age	Relationship
Widowed						
widowed						
Employment	Debtor			Spouse		
Occupation	Retired					
Name of Employer						
How Long Employed						
Address of Employer						
Income: (Estimate of ave					<u>DEBTOR</u>	SPOUSE
Current monthly gross wag Estimated monthly overtime	es, salary, and commissions (	prorate	if not paid monthly	<b>y</b> )	\$0.00 \$0.00	
SUBTOTAL	5				\$0.00	
LESS PAYROLL DEDUCT	IONS				\$0.00	
	des social security tax if B. is z	ero)			\$0.00	
B. Social Security Tax					\$0.00	
C. Medicare					\$0.00	
D. Insurance					\$0.00	
E. Union dues					\$0.00	
F. Retirement					\$0.00 \$0.00	
G. Other (specify) H. Other (specify)					\$0.00 \$0.00	
I. Other (specify)					\$0.00	
J. Other (specify)					\$0.00	
K. Other (specify)			_		\$0.00	
SUBTOTAL OF PAYR	POLL DEDUCTIONS				\$0.00	
TOTAL NET MONTHLY T	AKE HOME PAY				\$0.00	
-	ation of business or profession	or farm	(attach detailed s	stmt)	\$0.00	
Income from real property					\$0.00	
Interest and dividends					\$0.00	
Alimony, maintenance or si that of the dependents I	upport payments payable to d isted above	ebtor foi	the debtor's use	or	\$0.00	
•	vernment assistance (specify)				\$722.00	
Pension or retirement incor					\$1,657.00	
Other monthly income (spe	•				<b>\$0.00</b>	
1 2.					\$0.00 \$0.00	
2 3.					\$0.00	
TOTAL MONTHLY INC	OME				\$2,379.00	
TOTAL WONTHLY INC	OWE				Ψ=,0.0.00	

**TOTAL COMBINED MONTHLY INCOME \$2,379.00** 

(Report also on Summary of Schedules)

# Document Page 17 of 28 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

IN RE: James L. Moore, Jr. CASE NO

CHAPTER 13

## SCHEDULE J (CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S))

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. If box is checked, comschedule of expenditures labeled "Spouse."	nplete a separate
Rent or home mortgage payment (include lot rental for mobile home)  Are real estate taxes included?	\$592.00
Utilities: Electricity and heating fuel	\$70.00
Water and sewer Telephone Other:	\$60.00
Home maintenance (repairs and upkeep) Food Clothing Laundry and dry cleaning Medical and dental expenses (not covered by insurance) Transportation (not including car payments) Recreation, clubs and entertainment, newspapers, magazines, etc. Charitable contributions	\$350.00 \$75.00 \$50.00 \$70.00 \$180.00 \$80.00 \$150.00
Insurance (not deducted from wages or included in home mortgage payments)  Homeowner's or renter's  Life  Health  Auto  Other:	\$100.00
Taxes (not deducted from wages or included in home mortgage payments)  Specify:	
Installment payments: (In Chapter 12 and 13 cases, do not list payments included in the plan)  Auto: Other: Other: Other: Alimony, maintenance, and support paid to others: Payments for support of add'l dependents not living at debtor's home: Regular expenses from operation of business, profession, or farm (attach detailed statement) Other:	
Other:  TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)	\$1,777.00
[FOR CHAPTER 12 AND 13 DEBTORS ONLY] Provide the information requested below, including whether plan payments are to be made bi-weekly, monthly, annually, c interval.  A. Total projected monthly income	
B. Total projected monthly expenses (including separate spouse budget if applicable)     C. Excess income (A minus B)     D. Total amount to be paid into plan each	\$1,777.00 \$602.00 \$600.00

# Document Page 18 of 28 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

IN RE: James L. Moore, Jr. CASE NO

CHAPTER 13

## **SUMMARY OF SCHEDULES**

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$0.00		
B - Personal Property	Yes	4	\$16,059.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		\$29,000.00	
E - Creditors Holding Unsecured Priority Claims	Yes	3		\$3,500.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	1		\$35,020.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			\$2,379.00
J - Current Expenditures of Individual Debtor(s)	Yes	1			\$1,777.00
Total Number of ALL S	r of Sheets Schedules >	15			
	Total	Assets >	\$16,059.00		
			Total Liabilities >	\$67,520.00	

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

IN RE: James L. Moore, Jr. CASE NO

CHAPTER 13

### **DECLARATION CONCERNING DEBTOR'S SCHEDULES**

#### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the for sheets, and that they are true and correct to the best of my k		
Date <u>08/03/2005</u>	Signature //s/ James L. Moore, Jr.  James L. Moore, Jr.	
Date	Signature	_
	[If joint case, both spouses must sign.]	

## Document Page 20 of 28 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS **EASTERN DIVISION (CHICAGO)**

IN RE: James L. Moore, Jr. CASE NO

> CHAPTER 13

#### STATEMENT OF FINANCIAL AFFAIRS

None

#### 1. Income from employment or operation of business

 $\square$ 

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 2. Income other than from employment or operation of business

None  $\sqrt{\phantom{a}}$ 

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 3. Payments to creditors

None  $\square$ 

a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within 90 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

 $\square$ 

b. List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 4. Suits and administrative proceedings, executions, garnishments and attachments

None

 $\sqrt{\phantom{a}}$ 

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

 $\overline{\mathbf{A}}$ 

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 5. Repossessions, foreclosures and returns

None  $\square$ 

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 6. Assignments and receiverships

None  $\sqrt{\phantom{a}}$ 

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None  $\checkmark$ 

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

# Document Page 21 of 28 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

IN RE: James L. Moore, Jr. CASE NO

CHAPTER 13

## STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 1

#### 7. Gifts

None

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 8. Losses

None

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE Robert J. Adams & Associates 125 S Clark St Ste 1810 Chicago, IL 60603 DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR 07/14/2005

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY \$100.00

#### 10. Other transfers

None

✓

List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 11. Closed financial accounts

None

✓

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 12. Safe deposit boxes

None

V

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

IN RE: James L. Moore, Jr. CASE NO

CHAPTER 13

#### STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 2

## 14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

#### 15. Prior address of debtor

None

If the debtor has moved within the two years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

#### 16. Spouses and Former Spouses

None

None

 $\square$ 

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the six-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

#### 17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material.

Indicate the governmental unit to which the notice was sent and the date of the notice.

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

IN RE: James L. Moore, Jr. CASE NO

CHAPTER 13

## STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 3

#### 18. Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

None

✓

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. Section 101.

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within the six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or otherwise self-employed.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within the six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

#### 19. Books, records and financial statements

None

V

a. List all bookkeepers and accountants who within the two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

None

✓

b. List all firms or individuals who within the two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

None

✓

c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

None

d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued within the two years immediately preceding the commencement of this case by the debtor.

#### 20. Inventories

None

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

None

b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

# Document Page 24 of 28 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

IN RE: James L. Moore, Jr. CASE NO

CHAPTER 13

### **STATEMENT OF FINANCIAL AFFAIRS**

None	21. Current Partners, Officers, Directors and State a. If the debtor is a partnership, list the nature and p		ership interest of each member of the partnership.
None	b. If the debtor is a corporation, list all officers and d controls, or holds 5 percent or more of the voting or equity		poration, and each stockholder who directly or indirectly owns, orporation.
None	22. Former partners, officers, directors and some a. If the debtor is a partnership, list each member who commencement of this case.		ne partnership within one year immediately preceding the
None	b. If the debtor is a corporation, list all officers, or dir preceding the commencement of this case.	ectors whose relat	ionship with the corporation terminated within one year immediately
None	If the debtor is a partnership or corporation, list all wi	thdrawals or distril	prporation putions credited or given to an insider, including compensation in any requisite during one year immediately preceding the commencement of
None	If the debtor is a corporation, list the name and feder		cation number of the parent corporation of any consolidated group e six-year period immediately preceding the commencement of the
None	If the debtor is not an individual, list the name and fe		ntification number of any pension fund to which the debtor, as an ar period immediately preceding the commencement of the case.
	DECLARATION CONCERNING D	EBTOR'S STA	TEMENT OF FINANCIAL AFFAIRS
i	declare under penalty of perjury that I have read the a	nswers containe	ed in the foregoing statement of financial affairs and any
	_		at they are true and correct.
Date	08/03/2005	Signature of Debtor	/s/ James L. Moore, Jr.  James L. Moore, Jr.
Date	08/03/2005	Signature	
		of Joint Debto	
		(if any)	

## Document Page 25 of 28 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

IN RE: James L. Moore, Jr. CASE NO

CHAPTER 13

#### NOTICE TO INDIVIDUAL CONSUMER DEBTOR(S)

The purpose of this notice is to acquaint you with the four chapters of the federal Bankruptcy Code under which you may file a bankruptcy petition. The bankruptcy law is complicated and not easily described. Therefore, you should seek the advice of an attorney to learn your rights and responsibilities under the law should you decide to file a petition with the court. Court employees are prohibited from giving you legal advice.

#### Chapter 7: Liquidation (\$209.00 filing fee)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts.
- 2. In a Chapter 7 case, a trustee secures for the bankruptcy estate all your assets which the trustee may obtain under the applicable provisions of the Bankruptcy Code. You may claim certain of your property exempt under governing law. The trustee may then liquidate the non-exempt property as necessary and uses the proceeds to pay your creditors according to priorities of the Bankruptcy Code.
- 3. The purpose of filing a Chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, your discharge may be denied by the court, and the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a discharge, there are some debts that are not discharged under the law. Therefore, you may still be responsible for such debts as certain taxes and student loans, alimony and support payments, criminal restitution, and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs.
- 5. Under certain circumstances you may keep property that you have purchased subject to a valid security interest. Your attorney can explain the options that are available to you.

## Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$194.00 filing fee)

- 1. Chapter 13 is designed for individuals with regular income who are temporarily unable to pay their debts but would like to pay them in installments over a period of time. You are only eligible for Chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under Chapter 13 you must file a plan with the court to repay your creditors all or part of the money that you owe them, using your future earnings. Usually, the period of time allowed by the court to repay your debts is three years, but no more than five years. Your plan must be approved by the court before it can take effect.
- 3. Under Chapter 13, unlike Chapter 7, you may keep all of your property, both exempt and non-exempt, as long as you continue to make payments under the plan.
- 4. After completion of payments under your plan your debts are discharged except alimony and support payments, student loans, certain debts including criminal fines and restitution and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs, and long-term secured obligations.

#### Chapter 11: Reorganization (\$839.00 filing fee)

Chapter 11 is designed primarily for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a Chapter 11 petition should be reviewed with an attorney.

#### Chapter 12: Family Farmer (\$239.00 filing fee)

Chapter 12 is designed to permit family farmers to repay their debts over a period of time from future earnings and is in many ways similar to Chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm.

#### **ACKNOWLEDGEMENT**

I hereby certify that I have read this notice on this 3rd	day of August	
/s/ James L. Moore, Jr.		
James L. Moore, Jr.		

# Document Page 26 of 28 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

IN RE: James L. Moore, Jr. CASE NO

CHAPTER 13

	DISCLOSURE OF COMP	ENSATION OF ATTORN	EY FOR DEBTOR
1.	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P that compensation paid to me within one year before services rendered or to be rendered on behalf of t is as follows:	ore the filing of the petition in bankr	ruptcy, or agreed to be paid to me, for
	For legal services, I have agreed to accept:		\$2,700.00
	Prior to the filing of this statement I have received	<b>:</b>	\$100.00
	Balance Due:		\$2,600.00
2.	The source of the compensation paid to me was:  Debtor Other (spe	ecify)	
3.	The source of compensation to be paid to me is:  Debtor Other (spe	ecify)	
4.	☑ I have not agreed to share the above-disclose associates of my law firm.	ed compensation with any other pe	rson unless they are members and
	☐ I have agreed to share the above-disclosed of associates of my law firm. A copy of the agree compensation, is attached.		
5.	In return for the above-disclosed fee, I have agree a. Analysis of the debtor's financial situation, and bankruptcy; b. Preparation and filing of any petition, schedule c. Representation of the debtor at the meeting of	rendering advice to the debtor in des. statements of affairs and plan where the statements of affairs are statements of affairs and affairs and affairs are statements of affairs and affairs are statements of affairs and affairs are statements.	etermining whether to file a petition in nich may be required;
6.	By agreement with the debtor(s), the above-disclo	osed fee does not include the follow	ving services:
		CERTIFICATION	
	I certify that the foregoing is a complete statem representation of the debtor(s) in this bankruptcy		ent for payment to me for
	08/03/2005	/s/ Robert J. Adams & Associa	tes
	Date	Robert J. Adams & Associates Robert J. Adams & Associates 125 S. Clark, Suite 1810 Chicago, Illinois 60603 Phone: (312) 346-0100 / Fax: (312)	Bar No. 0013056

## w Benefit Amount

442268

SOCIAL SECURITY CLAIM NUMBER (only the last 4 digits are shown to help prevent identity theft): XXX-XX-2868 A

icrease by 2.7 percent in 2005, because of a rise in the cost of need proof of your benefit amount to receive food stamps, rent s, or for other business.

## When?

deductions) is	\$800.20
Medicare is	\$78.20
Nov. 19, 2004,	
um, we show \$0.00.)	
oluntary federal tax withholding is	\$0.00
ral tax withholding as of	•
we will deposit	\$722.00
2005.	
nounts, you should write to us within 60	) days from the date

t www.socialsecurity.gov on the Internet to find general also can call us at 1-800-772-1213 and speak to a on business days. If you have a touch-tone phone, recorded 44 hours a day. Our lines are busiest early in the week and an wait, it is best to call at other times. If you are deaf or hard or, 1-800-325-0778. If you are outside the United States, you ate office, or the Veterans Affairs Regional Office in Mapile

#### Docun Office of Ages 28 not 18 nagement Retirement Operations Center Boyers, PA 16017

#### NOTICE OF ANNUITY ADJUSTMENT

REMEMBER - Each payment is for the previous mo

Monthly Annu	ity	Old Status		New Status		ons for Ad						
Gross		1872.00		1872.00	YOUR	FEDERAL	INCOME	TAX	WITHHOLDING	HAS	CHANGED	OR
Health Benefit	ts	-93.05		-93.05	BEEN	TERMINA	TED.					
Medicare												
	Code		Code									
	31	-41.00	31	-121.00	4							
For					4							
Other					-							
		······································			-							
Deduction/		····			4							
Addition			-		-							
Codes					-					•		
See	-				-				-			
List			-		-							
	<del>                                     </del>				-						÷	
			-		1							
Net Monthly	Annuity	1737.95		1657.9	5							
Date of Paym			03/	01/05								
Claim Numbe	CSA30	398460		is number when contact us.								

The amount of annuity payable to you has changed as shown above. Please keep this notice for your records. You will not receive another notice showing this change. If you have any questions concerning this adjustment, write to us at the above address or call 1-888-767-6738. If you are calling within the least Washington DC area dial 202-606-0500 local Washington, DC, area, dial 202-606-0500.

	OTHER DEDUCTION CODES		OTHER ADDITION CODES
01-09	Union or Membership Dues	50	Government Claim Adjustment*
10	Government Claim	51	Interim Payment
11	Interim Payment Overpayment	52	Accrued Annuity Due*
12	Annuity Overpayment	53	Annuity Waiver Revocation*
13	Annuity Waiver	54	Refund of Service Credit Deposit/Redeposit*
14	Deposit or Redeposit for Civilian Service	55	Natl. Guard Technician State Retirement Benefits Ref
15	Natl. Guard Technician State Retirement Benefits	56	Union or Membership Dues Adjustment*
17/RG	Post-Retirement Basic Life Insurance	57	Post-Retirement Basic Life Insurance Adj.*
18/OP	Additional Optional Life Insurance	58	Additional Optional Life Insurance Adj.*
19/PM	Family Optional Life Insurance	59	Family Optional Life Insurance Adj.*
20	Checking/Savings Allotment	64	Voluntary Contributions*
22	Retroactive Health Benefits Premiums	65	Interest on Voluntary Contributions*
23	Retroactive Health Benefits Premiums	66	Refund of Post-1956 Military Deposit*
24	Medicare Adjustment	67	FERS Annuity Supplement
25/LI	Standard Optional Life Insurance Premiums	68	Alternative Annuity Lump Sum*
27	Recovery of Erroneous Payment	69	Interest on Pre-1957 Contributions portion of
28	Interest on Account Receivable		Alternative Annuity Lump Sum*
29	Post - 1956 Military Deposit	70	Checking/Savings Allotment*
31	Federal Income Tax	71	Non-Taxable portion of Alternative Annuity Lump S
32	State Income Tax	72	Retroactive Health Benefits Premiums Adj.*
33	Survivor Reduction Deposit	73	Retroactive Health Benefits Premiums Adj.*
35	Garnishment	74	Retroactive Medicare Premium Adjustment*
36	Garnishment	75	Standard Optional Life Insurance Premium Refund*
37	Bankruptcy	77	Basic Life Insurance Adj.*
38	Apportionment	78	Post-Retirement Marriage Deposit Refund*
39	Apportionment	79	FERS Basic Employee Death Benefit
40	FERS Annuity Supplement Overpayment	81	Federal Income Tax Adjustment*
41	FERS Basic Employee Death Benefit Overpayment	82	State Income Tax Refund*
44	Post-Retirement Marriage Deposit	183	Refund of Survivor Reduction Deposit*
45	U.S. Savings Bonds, Association Withholding,	85	Garnishment Adjustment
73	Other Allotment	86	Garnishment Adjustment
46	Basic Life Insurance	87	Bankruptcy Adjustment
47	FERS Supplemental Annuity	88	Apportionment Adjustment
48	Alternative Annuity Lump Sum Overpayment	89	Apportionment Adjustment

<sup>\*</sup> This additional amount is a one-time only payment.